

Real-time push payment solutions

# Visa Direct

Funds Disbursements

Enabling real-time<sup>1</sup> push payments to more than a billion cards globally



Distribute funds faster<sup>1</sup> than checks and ACH

Today's real-time economy has changed the way people send and receive money. Tablet, mobile and web e-commerce have created new speed expectations.

82%

of consumers surveyed would be more likely to work with a business that offers fast disbursements through push-to-card<sup>2</sup>



Create engaging experiences for your customers

Give your customers a fast, convenient option for reimbursements, refunds, or rebates without needing to find their bank account and routing number.

72%

of consumers surveyed consider a debit card number to be more convenient than bank account and routing numbers<sup>2</sup>



Streamline your business operations

Visa Direct enables real-time<sup>1</sup> funds transfer and confirmation of funds received by your customer's financial institution, keeping your books current.

88%

of organizations have previously cited increased efficiency as the primary reason to switch to electronic payments<sup>3</sup>

Visa Direct is a fast, convenient and secure way to disburse funds to your customers on the cards they already carry.

**Traditional "pull" funds from card**



Merchant Bank



Consumer's Card

**New "push" funds to card**



Acquiring Bank

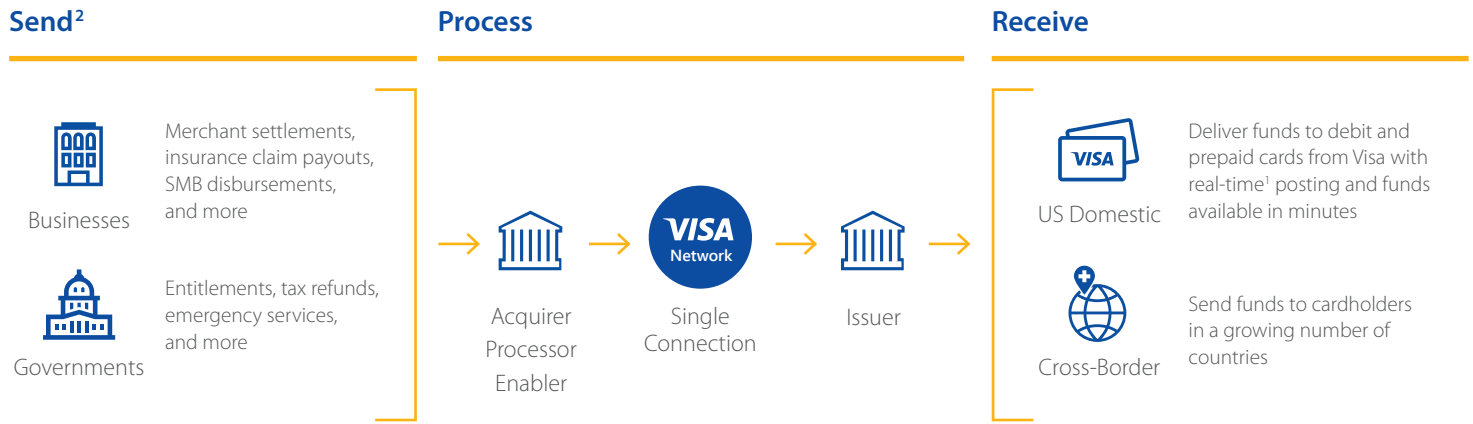


Your Customer's Card

[ 1 ] Actual fund availability depends on receiving financial institution and region. Visa requires fast-funds enabled issuers to make funds available to their recipient cardholders within a maximum of 30 minutes of approving the transaction. Please refer to your Visa representative and the Visa Direct Original Credit Transaction Global Implementation Guide for more information; [ 2 ] Digital Disbursements Consumer Preferences Survey was commissioned by Visa and conducted by SevenDesign via Ask Your Target Market, among 2,000 active U.S. debit card users (2017); [ 3 ] "2015 Payments Cost Benchmarking Survey," The Association for Financial Professionals (2015)



# How push-to-card payments work



## One solution, multiple applications<sup>2</sup>

### Faster settlement

- Merchant Settlement
- Sharing Economy
- Contract Staffing
- Online Lending
- Online Marketplace
- Multi-Level Marketing

### Check replacement

- P&C Insurance
- Education
- Payroll
- Lotteries & Gaming
- Healthcare
- Government
- Loyalty Programs
- Property Management
- Travel

## Everything you need to leverage real-time<sup>1</sup> funds disbursements



### Speed

Deliver funds in minutes with transactions processed in real-time.<sup>1</sup>



### Convenience

Seamless payments to the card your customers already carry in their wallets.



### Security

A safe way to send and receive funds, backed by Visa's industry-leading payment security.



### Ubiquity

Works with more than a billion cards across Visa's global network.

With Visa Direct, you get tools, knowledge and experience backed by the security and reliability of one of the world's largest electronic payments networks.

To learn more, contact your Visa Account Executive or visit [visa.com/visadirect](https://visa.com/visadirect)



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